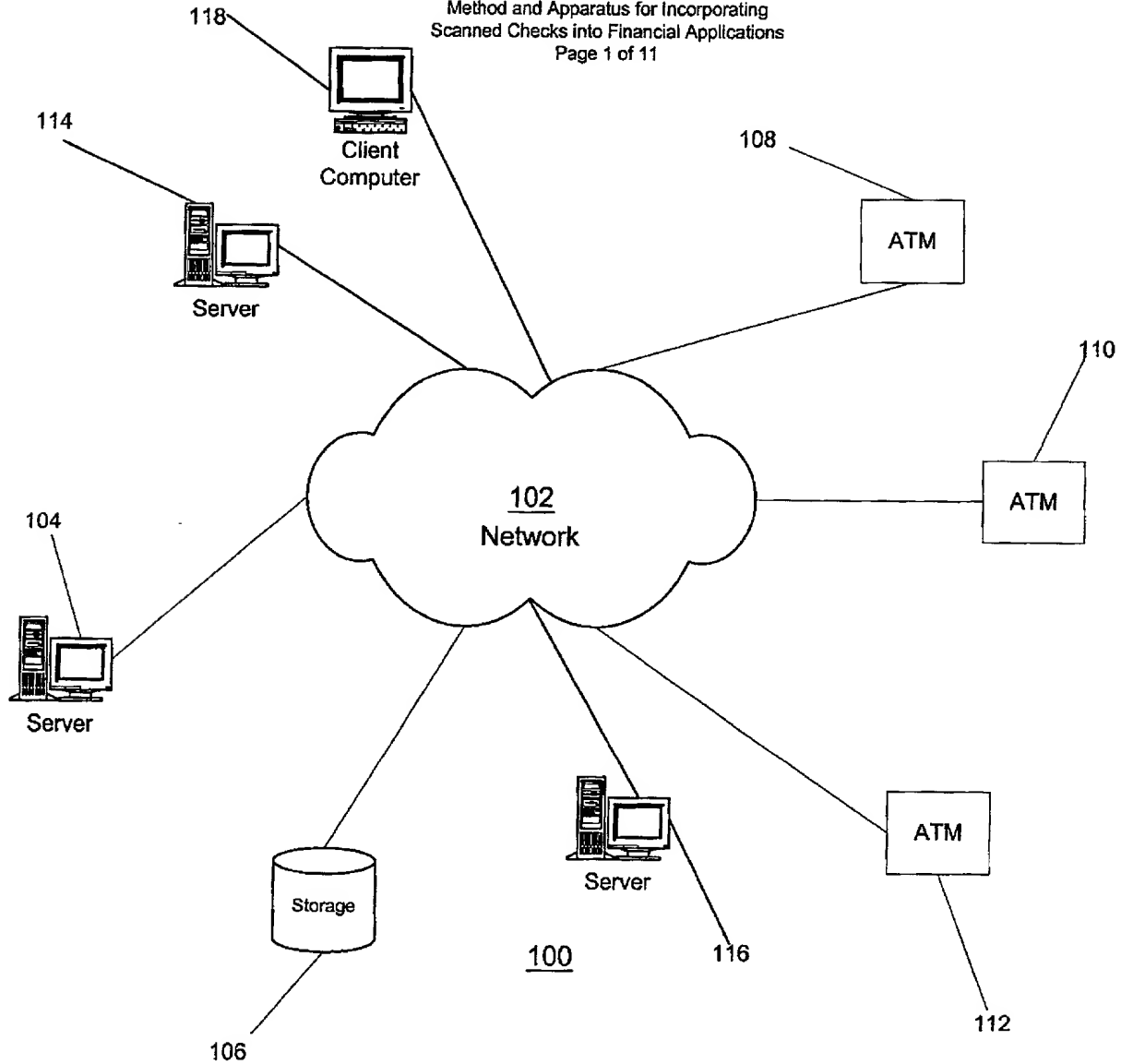


Figure 1

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 1 of 11



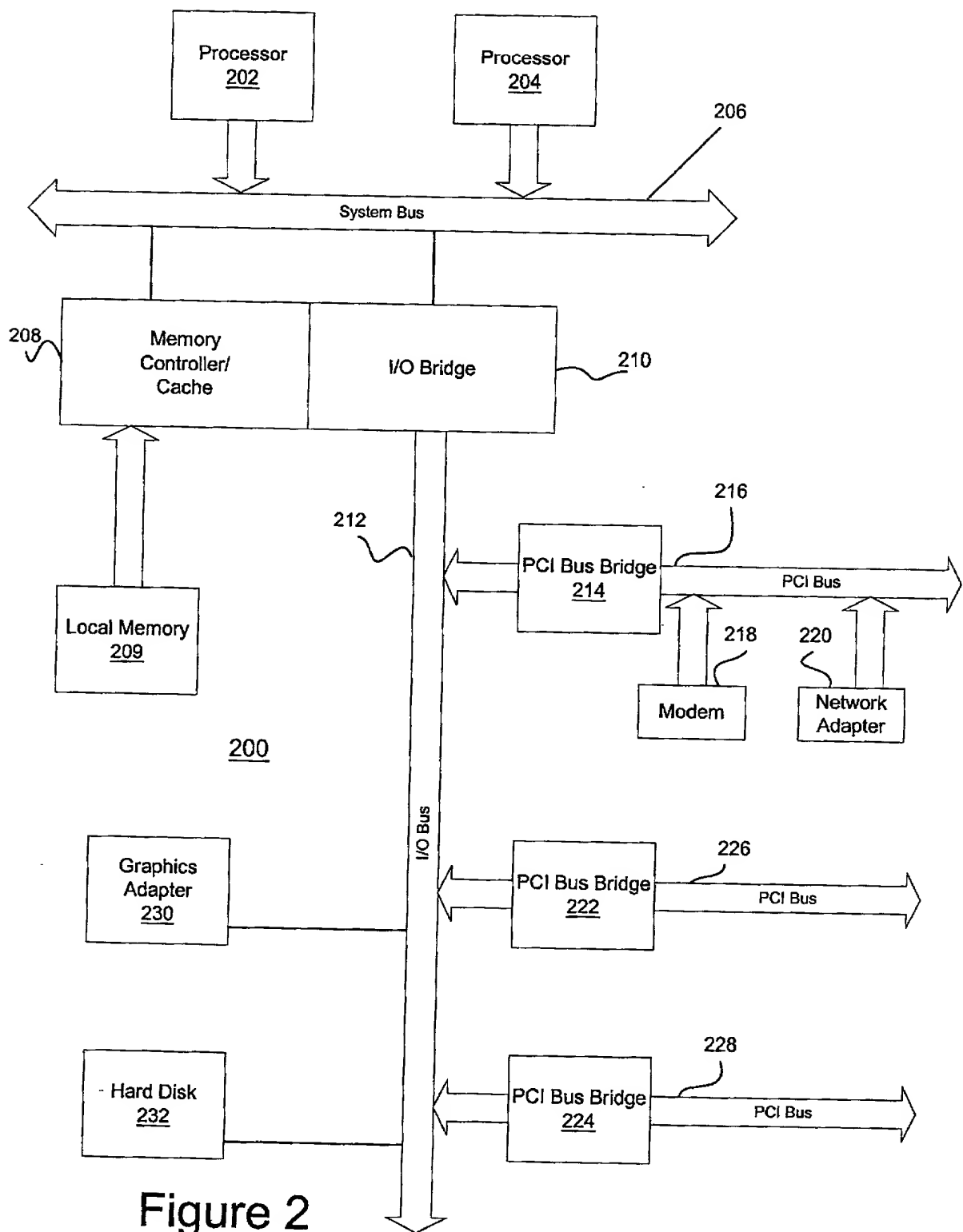


Figure 2

Figure 4

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 3 of 11

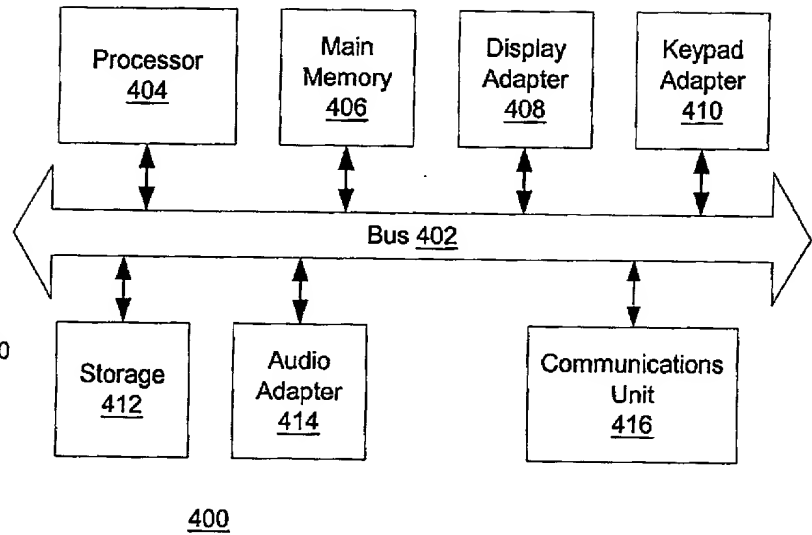


Figure 3

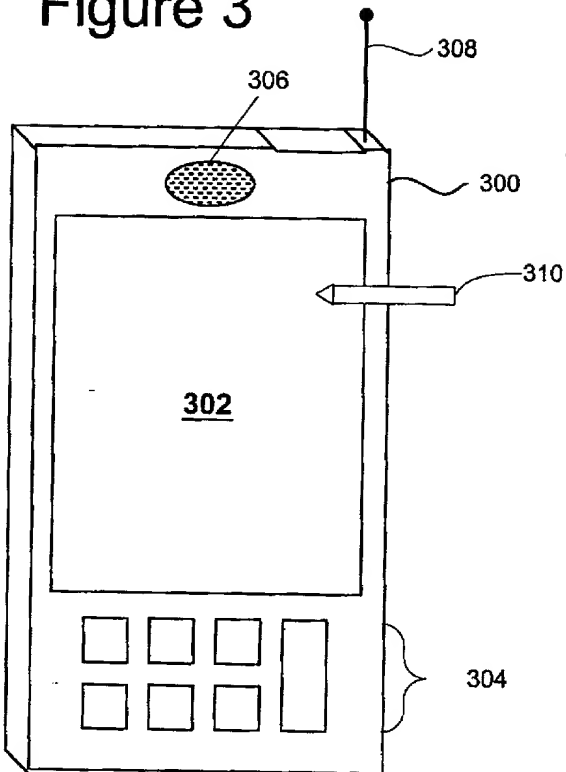


Figure 5

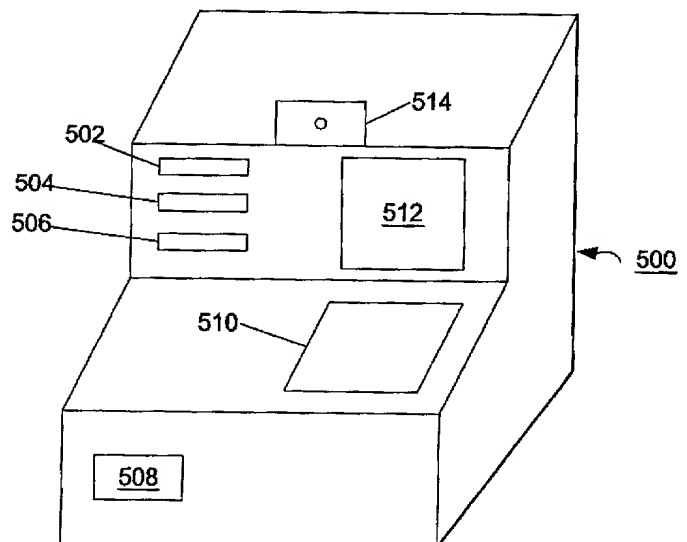


Figure 6

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 4 of 11

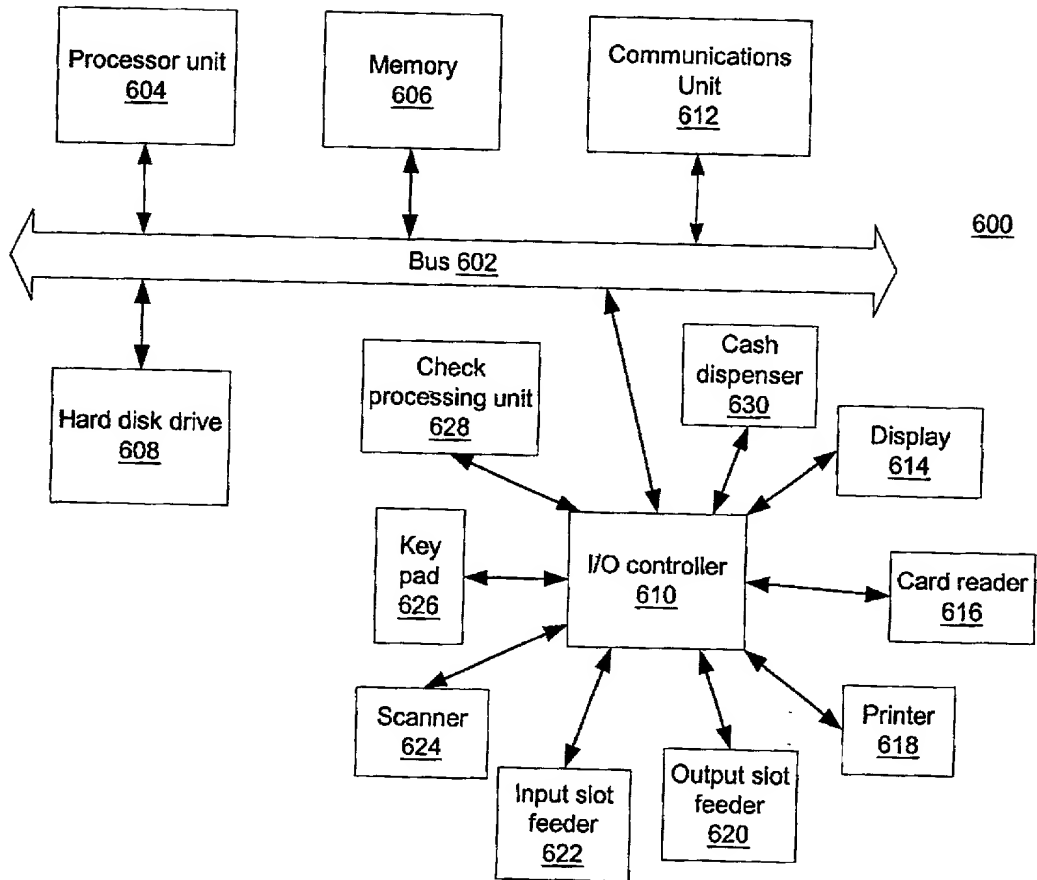


Figure 7

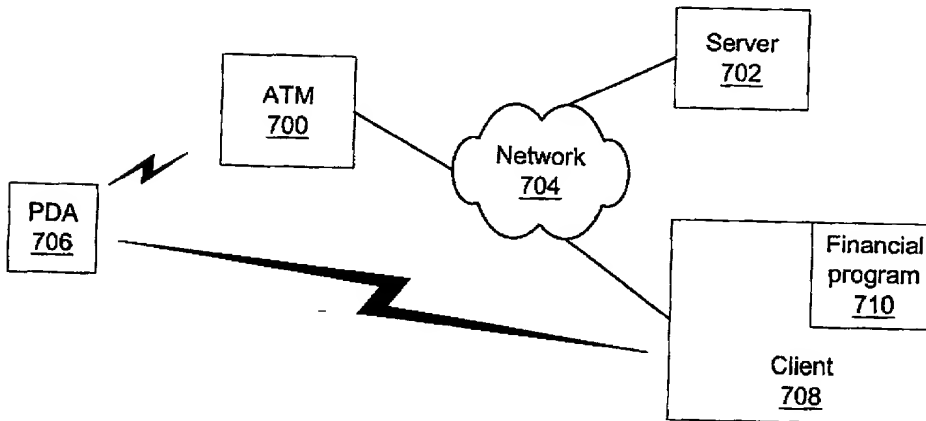


Figure 8

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating Scanned
Checks into Financial Applications
Page 5 of 11

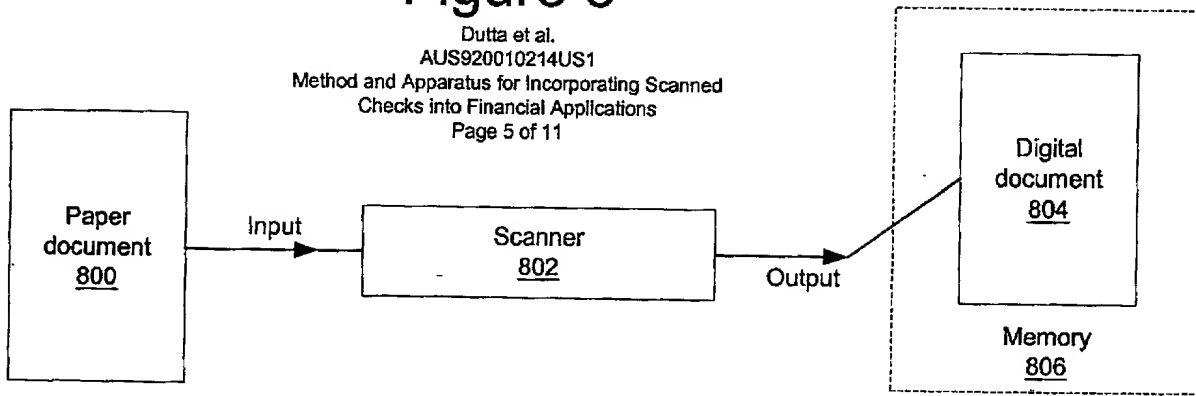


Figure 9

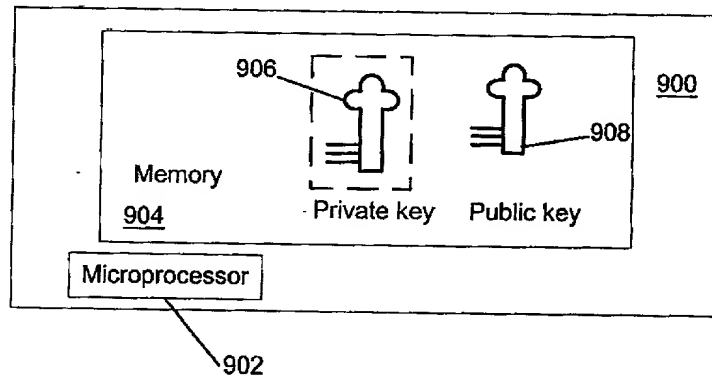


Figure 10

The image shows a check from 'BOB JONES'. The check is enclosed in a thick black border. Various fields are labeled with reference numerals: 1000 points to the entire check area; 1002 points to the 'Payee' line; 1004 points to the 'DATE' field which contains '8/30/98'; 1006 points to the 'MEMO' field which contains 'Invoice #793281'; 1008 points to the 'Pay to the order of' line; 1010 points to the 'Amount' line which contains '\$100.00'; and the word 'DOLLARS' is printed below the amount line. The bank name 'FIRST NATIONAL BANK' is printed in bold. At the bottom, there is a MICR line: ':00 2100 88: 990 || 984098||: 2121'.

Figure 11

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 6 of 11

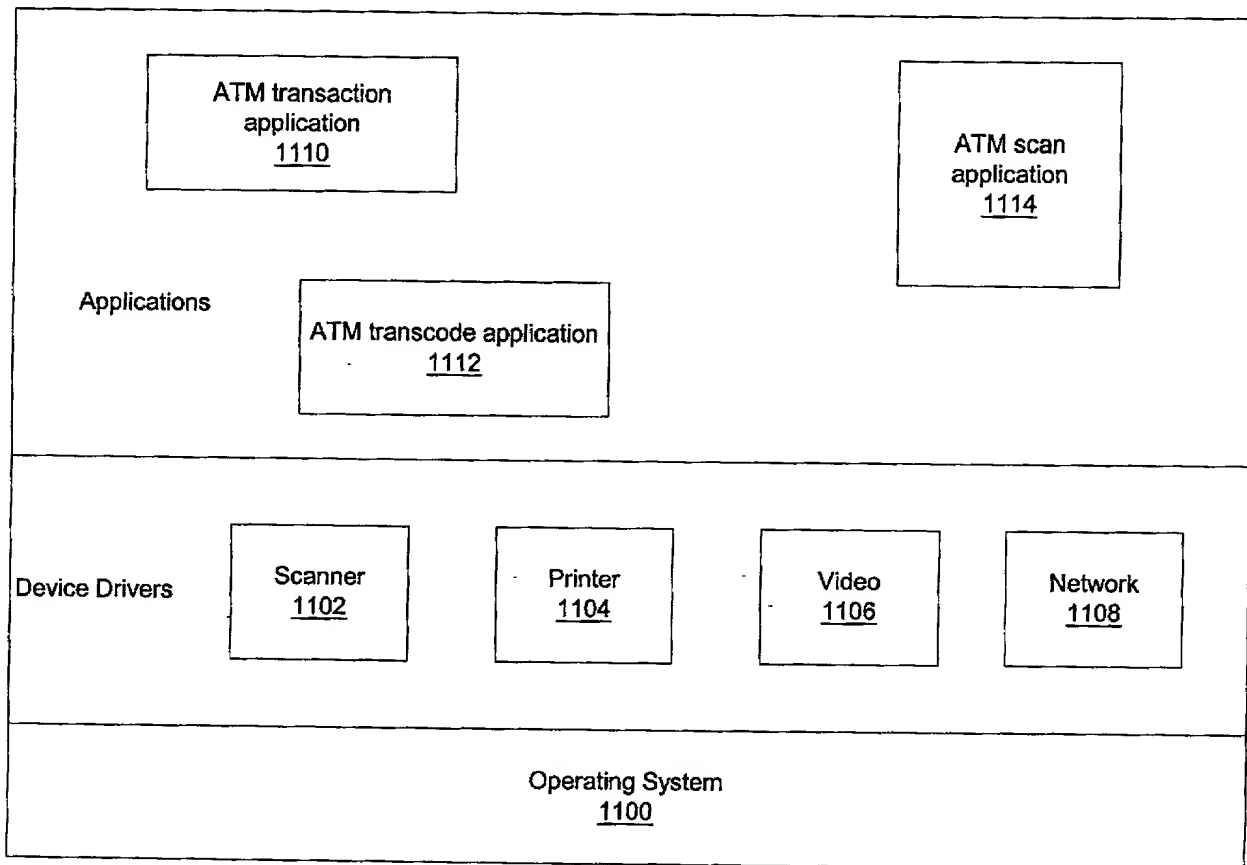


Figure 12B

1200

Figure 12A

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 7 of 11

<fsmi-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instrument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/Ni7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgtijkE24cazk=
<blockref>acct-11111111-00000001
<hash alg="sha".f51C8MWtSVgeCQPOMzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6

<crit>true
<vers>1.5
<sigdata>
<blockref>acct-11111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQPOMzDTBjy1zg=
<blockref>cert-11111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-11111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
Jlnh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jJQvEr7A=
</signature>
<cert>
<blkname>cert-1111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsmi-doc>

1200

Figure 14

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 8 of 11

Figure 13

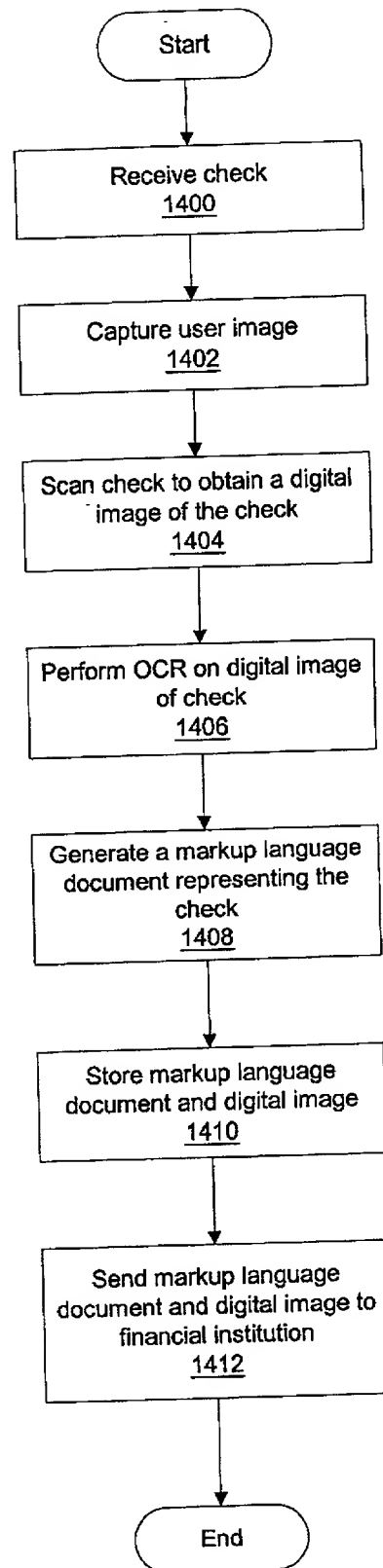
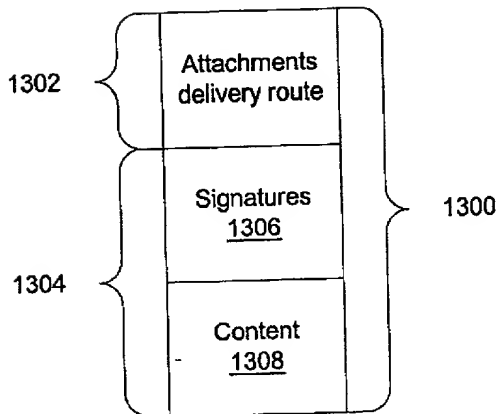


Figure 15
Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 9 of 11

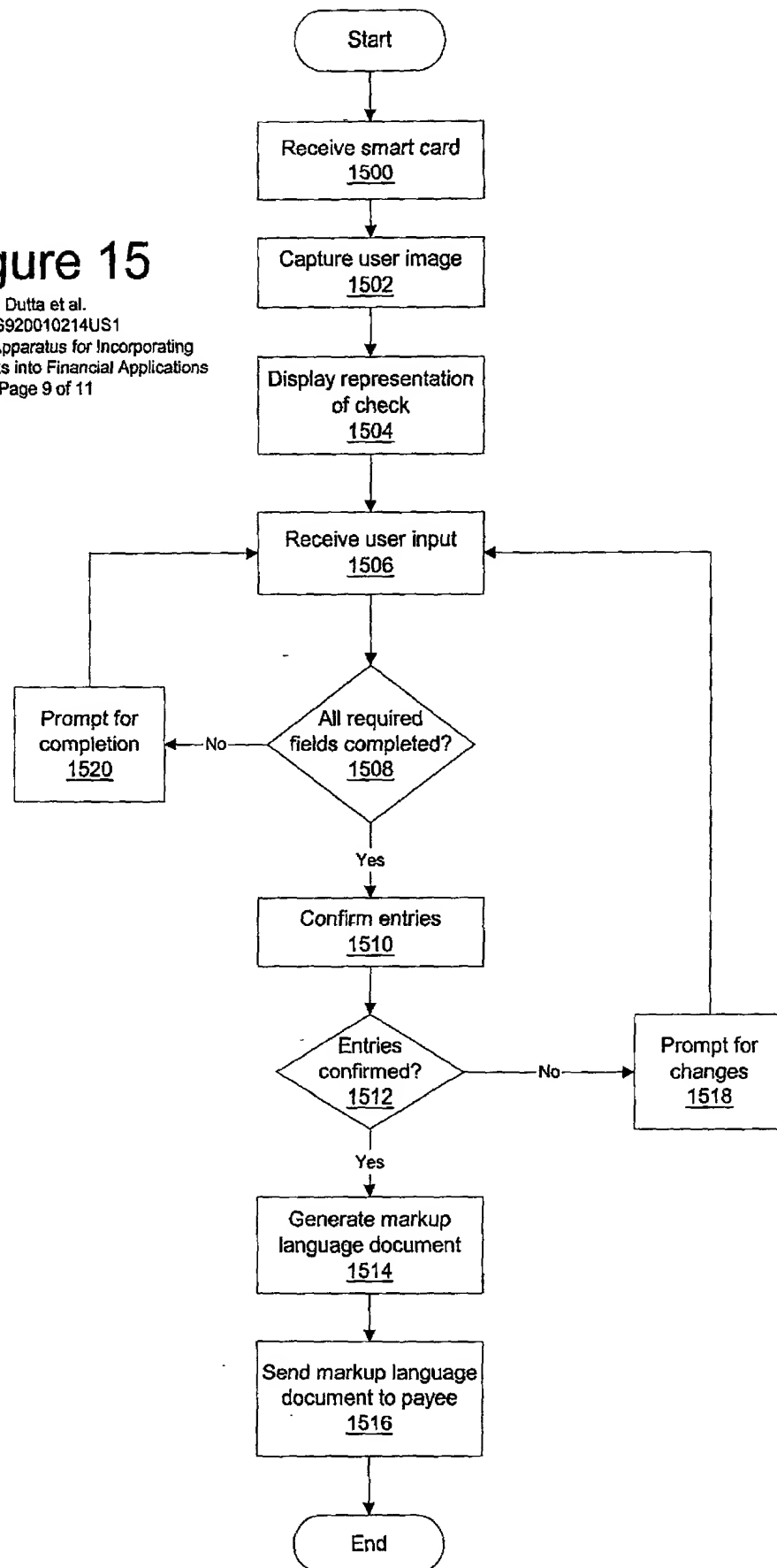


Figure 16

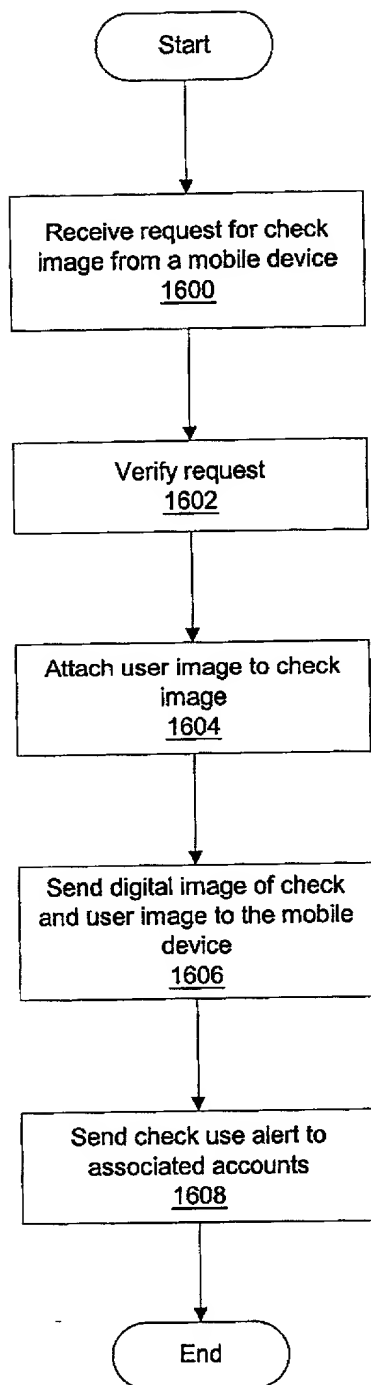


Figure 17

Dutta et al.
 AUS920010214US1
 Method and Apparatus for Incorporating
 Scanned Checks into Financial Applications
 Page 10 of 11

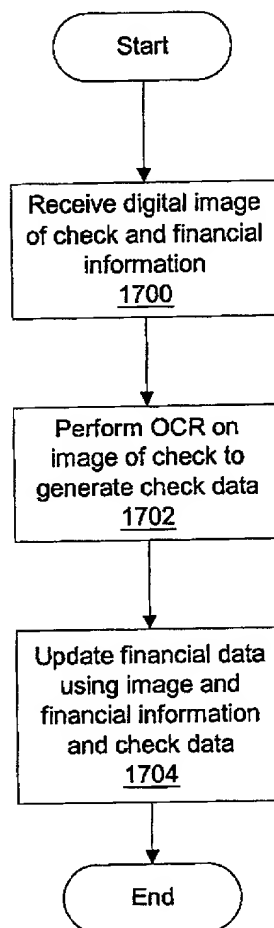


Figure 18

Dutta et al.
AUS920010214US1
Method and Apparatus for Incorporating
Scanned Checks into Financial Applications
Page 11 of 11

Header	Type of data	
!Type:Bank	Bank account transactions	1804
!Type:Cash	Cash account transactions	
!Type:CCard	Credit card account transactions	
!Type:Invst	Investment account transactions	
!Type:Oth A	Asset account transactions	
!Type:Oth L	Liability account transactions	
!Account	Account list or which account follows	1806
!Type:Cat	Category list	
!Type:Class	Class list	
!Type:Memorized	Memorized transaction list	
!Type: CheckImage	Check image	

Figure 19

1902

!Type: CheckImage

D 6/12/00 (date deposited at ATM) 1904

T 17:36:01 GMT (time check deposited at ATM) 1906

X 539262521 (transaction number at ATM) 1908

M 53721 (ATM number) 1910

B 5367821 (Bank of entity owning ATM) 1912

F <header data for image> (front of check image) 1914

<image of front of check>

B <header data for image> (back of check image) 1916

<image of back of check>

.

.

<optional other data> (check data)

.

.

^ (end)

1900

Note: () areas are comments